From: "Jackie Appelhans" <jappelhans@hotmail.com> on 10/07/2007 10:15:02 PM

Subject: Truth in Lending

I am so glad that there is an inquiry into the practices of the credit card industry. I feel that the shorter window allowed by alot of these companies to send in your payment is another tactic to make people late in their payments so they can hike up the rates. Please look into this also.

Jackie Appelhans